

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, *et al.*

Debtors.

NOT FOR PUBLICATION

Case No. 12-12020 (MG)

Jointly Administered

**MEMORANDUM OPINION AND ORDER SUSTAINING DEBTORS' OBJECTIONS
TO PROOFS OF CLAIM AND AMENDED PROOFS OF CLAIM FILED BY
CERTAIN PLAINTIFFS IN CALIFORNIA LITIGATION**

Before the Court are two claims objections filed by the Debtors in these chapter 11 cases: (1) the *Debtors' Objection to Proofs of Claim filed by Certain Plaintiffs in California Litigation* (the "First Objection," ECF Doc. # 4200), and (2) the *Debtors' Objection to Amended Proofs of Claim Filed by Certain Plaintiffs in California Litigation* (the "Second Objection," ECF Doc. # 6130, and together with the First Objection, the "Objections"). The Second Objection is supported by the Declaration of Deanna Horst (the "Horst Decl.," ECF Doc. # 6130-4). Through the Objections, the Debtors seek to disallow and expunge the proofs of claim listed on "Schedule A" to this Memorandum Opinion and Order (the "California Litigation Claims"), filed by sixty-one individuals (the "California Litigation Claimants"), on the grounds that the California Litigation Claims either fail to state a claim against the Debtors or were filed as improper post bar date amendments.

BACKGROUND

On May 14, 2012 (the "Petition Date"), each of the Debtors filed a voluntary petition for relief under chapter 11 of the Bankruptcy Code. These chapter 11 cases are being jointly administered pursuant to Bankruptcy Rule 1015(b). On August 29, 2012, the Court entered an Order (the "Bar Date Order," ECF Doc. # 1309) establishing November 9, 2012 at 5:00 p.m.

(Prevailing Eastern Time) as the deadline for filing proofs of claim by virtually all creditors against the Debtors (the “General Bar Date”), and prescribing the form and manner for filing proofs of claim. On November 7, 2012, the Court entered an Order extending the General Bar Date to November 16, 2012 at 5:00 p.m. (Prevailing Eastern Time). (ECF Doc. # 2093.)

On November 9, 2012, the California Litigation Claimants filed claims (the “Original Claims”) against a number of Debtor entities. Each of the Original Claims asserted an unsecured claim in the amount of \$1,300,000 for “Contingent Fraud Claim in litigation,” referring to ongoing litigation (the “District Court Litigation”) in the United States District Court, Central District of California – Western Division (the District Court). The Original Claims referenced an amended complaint (the “Amended Complaint”) filed in the District Court, which asserted causes of action against certain Debtor and non-debtor entities. Each of the Original Claims (and the Amended Complaint) alleged the following causes of action: (1) fraudulent concealment pursuant to California Civil Code (“Civil Code”) sections 1572, 1709, and 1710; (2) intentional misrepresentations pursuant to Civil Code sections 1572, 1709, and 1710; (3) negligent misrepresentations pursuant to Civil Code sections 1572, 1709, and 1710; (4) unfair competition pursuant to California Business and Professions Code section 17200; (5) wrongful foreclosure pursuant to Civil Code section 2924; and (6) improper influence over appraiser pursuant to Civil Code section 1090.5.

The Debtors filed an objection to the Original Claims on July 10, 2013, asserting that the Original Claims failed to state a claim against any of the Debtors. (*See generally* First Objection.) The Debtors argued in the First Objection that the Amended Complaint—the basis for the Original Claims—failed to: (1) satisfy basic federal pleading standards, (2) plead a basis for derivative liability, (3) state any fraud-based claim, and (4) sufficiently allege claims for

wrongful foreclosure and improper influence over an appraiser. The deadline to respond to the First Objection was August 9, 2013 (the “Response Deadline”).

None of the California Litigation Claimants filed a timely response to the First Objection, but on August 9, 2013—the day of the Response Deadline—fifty-eight of the California Litigation Claimants filed proofs of claim (the “Amended Claims”) solely against Residential Capital, LLC (“ResCap”), each in the amount of \$1,300,000. The stated basis for each of the Amended Claims is “Claims, including fraud related to mortgage origination.” In support of the Amended Claims, the California Litigation Claimants attached a 250-page Amended Complaint in Support of Amended Proof of Claim (the “Second Amended Complaint”). The Second Amended Complaint asserts five causes of action, divided into twenty-four “counts,” including: (1) fraudulent concealment, (2) intentional misrepresentation, (3) negligent misrepresentation, (4) negligence, (5) unfair, unlawful, and fraudulent business practices, (6) price fixing in violation of the Sherman Act, (7) improper collection of debt after electing to foreclose, (8) rescission of contract and/or restitution based on grounds of fraud and/or unconscionability, (9) breach of contract, (10) breach of the Crier Rule under California law, (11) unfair debt collection practices, and (12) wrongful foreclosure. Although the Second Amended Complaint appears to raise new legal theories for recovery, the alleged facts on which these claims are based are identical to those on which the Original Claims were based, and counsel for the California Litigation Claimants represented to the Court that the nature of the two sets of claims are the same. (*See* Hr’g Tr. Aug. 28, 2013 at 25:10–15.)

On August 20, 2013—eleven days after the Response Deadline—counsel for the California Litigation Claimants filed the *Hairston, et al. Creditors’ Opposition to Debtors’ Objection to Proofs of Claim Filed by Certain Plaintiffs in California Litigation* (the

“Response,” ECF Doc. # 4758). In the Response, the California Litigation Claimants’ counsel asserts that the Debtors’ First Objection was rendered moot upon the filing of the Amended Claims and the Second Amended Complaint in support.

On August 26, 2013, the Debtors sent a letter to the Court asserting that the Amended Claims were improper post-bar date amendments and that they should therefore be disallowed and expunged. On August 28, 2013, the Court held a hearing on the First Objection and directed that the parties agree to a scheduling order with respect to briefing whether the Amended Claims were proper amendments and addressing the underlying merits of the Amended Claims. On November 27, 2013, the Court entered the *Scheduling Order For Objection to California Litigation Claims* (ECF Doc. # 5965) requiring: (1) the Debtors to file any objection to the Amended Claims on or before December 17, 2013, (2) the California Litigation Claimants to respond on or before January 23, 2014, and (3) the Debtors to file a reply on or before February 6, 2014, with a hearing to be held on February 20, 2014.

The Debtors filed the Second Objection on December 16, 2013, arguing that (1) the Amended Claims should be disallowed as improper post-bar date amendments to the Original Claims, and (2) even if the Amended Claims are not expunged as untimely amendments, the Amended Claims fail to state a basis for liability on the part of ResCap, largely for the same reasons set forth in the First Objection, and also because ResCap neither originated nor serviced any of the California Litigation Claimants’ loans. As of the date of this Order, the California Litigation Claimants did not file a response to the Second Objection, and their time to do so has expired.

DISCUSSION

Section 501(a) of the Bankruptcy Code provides that “[a] creditor . . . may file a proof of claim” to claim an interest in a debtor’s bankruptcy estate. 11 U.S.C. § 501(a). “The proof of claim, if filed in accordance with section 501 and the pertinent Bankruptcy Rules, constitutes prima facie evidence of the validity and amount of the claim under Federal Rule of Bankruptcy Procedure 3001(f) and Bankruptcy Code section 502(a).” 4 COLLIER ON BANKRUPTCY ¶ 502.02[3][f] (Alan N. Resnick & Henry J. Sommer eds., 16th ed. rev. 2013). Section 502(a) provides that a claim or interest, properly filed, “is deemed allowed, unless a party in interest . . . objects.” 11 U.S.C. § 502(a). If an objection refuting at least one of the claim’s essential allegations is asserted, the claimant has the burden to demonstrate the validity of the claim. *See In re Oneida Ltd.*, 400 B.R. 384, 389 (Bankr. S.D.N.Y. 2009); *In re Adelphia Commc’ns Corp.*, Case No. 02-41729 (REG), 2007 Bankr. LEXIS 660, at *15 (Bankr. S.D.N.Y. Feb. 20, 2007); *In re Rockefeller Ctr. Props.*, 272 B.R. 524, 539 (Bankr. S.D.N.Y. 2000). Bankruptcy Code section 502(b)(1) provides that a claim may not be allowed to the extent that “such a claim is unenforceable against the debtor and property of the debtor, under any agreement or applicable law.” 11 U.S.C. § 502(b)(1).

Claims objections have a shifting burden of proof. Correctly filed proofs of claim “constitute prima facie evidence of the validity and amount of the claim To overcome this prima facie evidence, an objecting party must come forth with evidence which, if believed, would refute at least one of the allegations essential to the claim.” *In re Reilly*, 245 B.R. 768, 773 (2d Cir. B.A.P. 2000). The objecting party is required to produce evidence equal in force to that provided by the claimant to rebut the presumption of the claimant’s prima facie case. *In re Allegheny Intern., Inc.*, 954 F.2d 167, 173–74 (3d Cir. 1992) (“In practice, the objector must

produce evidence which, if believed, would refute at least one of the allegations that is essential to the claim's legal sufficiency.''). Once this is done, the burden then shifts back to the claimant to produce additional evidence to prove the validity of the claim by a preponderance of the evidence. *Id.* at 174.

The Original Claims, when filed, were entitled to prima facie validity of the asserted claims. The Debtors, through the First Objection, refuted the essential elements of each one of the causes of action asserted in the Amended Complaint and the Original Claims. The burden then shifted back to the California Litigation Claimants to produce additional evidence to prove the validity of their claims by a preponderance of the evidence. Rather than properly respond to the First Objection, however, the California Litigation Claimants filed the Amended Claims, well after the General Bar Date had passed. In their late-filed Response, the California Litigation Claimants asserted that the First Objection was rendered moot by the filing of the Amended Claims.

In the Second Circuit,

amendment to a claim is freely allowed where the purpose is to cure a defect in the claim as originally filed, to describe the claim with greater particularity, or to plead a new theory of recovery on the facts set forth in the original claim. However, the court must subject post bar date amendments to careful scrutiny to assure that there was no attempt to file a new claim under the guise of amendment.

Integrated Res., Inc. v. Ameritrust Co., N.A. (In re Integrated Res., Inc.), 157 B.R. 66, 70 (S.D.N.Y. 1993) (citations omitted).

Courts apply a two-step inquiry when considering whether to allow post bar date amendments to proofs of claim. *See Midland Cogeneration Venture Ltd. P'ship v. Enron Corp. (In re Enron Corp.)*, 419 F.3d 115, 133 (2d Cir. 2005); *In re Barquet Grp.Inc.*, 477 B.R. 454, 464 (Bankr. S.D.N.Y. 2012), *aff'd*, 477 B.R. 454 (S.D.N.Y. 2012). First, the court must

determine “whether there was a timely assertion of a similar claim or demand evidencing an intention to hold the estate liable.” *Enron*, 419 F.3d at 133 (quotation omitted). A claim satisfies this first prong if it: “1) corrects a defect of form in the original claim; 2) describes the original claim with greater particularity; or 3) pleads a new theory of recovery on the facts set forth in the original claim.” *Id.* (quoting *In re McLean Indus., Inc.*, 121 B.R. 704, 708 (Bankr. S.D.N.Y. 1990)).

If this “relation back” inquiry is satisfied, courts then examine whether it would be equitable to allow the amendment. *Id.*; *Integrated Res.*, 157 B.R. at 70. Courts consider the following five equitable factors in determining whether to allow an amendment:

(1) undue prejudice to opposing party; (2) bad faith or dilatory behavior on the part of the claimant; (3) whether other creditors would receive a windfall were the amendment not allowed; (4) whether other claimants might be harmed or prejudiced; and (5) the justification for the inability to file the amended claim at the time the original claim was filed.

Integrated Res., 157 B.R. at 70 (citation omitted); *Enron*, 419 F.3d at 133. “The critical consideration is whether the opposing party will be unduly prejudiced by the amendment.” *Integrated Res.*, 157 B.R. at 70 (citation omitted).

The Court need not decide, however, whether it would be proper to allow the Amended Claims. Even if the Court were to allow the California Litigation Claimants to submit their Amended Claims, the Court finds that the Debtors, through the Second Objection, raised sufficient legal arguments to rebut the presumptive validity of the Amended Claims. Once again, the burden shifted to the California Litigation Claimants to produce additional evidence to prove the validity of their claims by a preponderance of the evidence. The California Litigation Claimants failed to respond and therefore failed to carry this burden. For this reason, the Court sustains the Second Objection on the grounds that the Amended Claims fail to state a basis for

liability against the Debtors. For the avoidance of doubt, the Court also sustains the First Objection, to the extent that the California Litigation Claimants might seek to prosecute the Original Claims.

CONCLUSION

Therefore, for the reasons explained above, the First Objection and the Second Objection are **SUSTAINED**. All of the claims listed on Schedule A, attached to this Memorandum Opinion and Order, are hereby **DISALLOWED AND EXPUNGED** with prejudice.

IT IS SO ORDERED.

Dated: February 6, 2014
New York, New York

/s/Martin Glenn
MARTIN GLENN
United States Bankruptcy Judge

SCHEDULE A

Claims Asserted Against Executive Trustee Services, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3432	Alex Ibarra	3179	Mary Serrano
3473	Brenda Mella	3167	Mesbel Mohamoud
3422	Brian Foote	3153	Michael Brown
3524	Carolyn Hairston	3143	Michael Man
3122	Cecilia Chaube	3125	Michael Moultrie
2982	Christina Palbicke	3113	Olan Ross
3416	Christine Petersen	3100	Patrick Gaston
3402	Claudinet Brown	3092	Phyllis McCrea
3255	David Cruz	3081	Regina Faison
3062	Deborah Albritton	3075	Rick Albritton
3002	Evelyn Ross	3061	Rick Ewald
3015	Florastene Holden	3046	Robin Gaston
2911	Franco Soro	3039	Rodelina Santos
3395	Gary Johnson	3028	Rosa Rodriguez
3201	Genevieve Cabang	3007	Salvador Barajas
3386	Gloria Portillo	2981	Sarah Sebahg
3378	Gregory Buck	2994	Shirley Kaplan
3369	Gricelda Ruano	2969	Terrell Sullivan
3360	Henry Completo	2955	Veronica Grey
3353	Ignacio Rodriguez	2946	Victor Pazos
3343	Irma Laredo	2939	William Mimiaga
3159	Joellyn Johnson	2930	Willie Gilmore
3330	Joselito Mella	2922	Yesenia Cruz
3321	Judy Lim		
3315	Julio Del Cid		
2899	Julio Gonzalez		
3304	Jun O. Santos		
3294	Khalil Subat		
3247	Lisa Simonyi		
3286	Lois Elisa Jordan		
3276	Magdalena Avila		
3269	Manija Subat		
3241	Manuela Badilla		
3223	Marcia Willoughby		
3216	Marco Badilla		
3206	Maria Barajas		
3194	Maria Elena Del Cid		
3188	Martin Kassowitz		

Claims Asserted Against GMAC Mortgage, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3435	Alex Ibarra	3185	Martin Kassowitz
3470	Brenda Mella	3174	Mary Serrano
3425	Brian Foote	3163	Mesbel Mohamoud
3118	Cecilia Chaube	3157	Michael Brown
2991	Christina Palbicke	3141	Michael Man
3413	Christine Petersen	3130	Michael Moultrie
3403	Claudinet Brown	3116	Olan Ross
3257	David Cruz	3107	Patrick Gaston
3078	Deborah Albritton	3090	Phyllis McCrea
3006	Evelyn Ross	3080	Regina Faison
3020	Florastene Holden	3069	Rick Albritton
2907	Franco Soro	3058	Rick Ewald
3397	Gary Johnson	3048	Robin Gaston
3230	Genevie Cabang	3037	Rodelina Santos
3388	Gloria Portillo	3030	Rosa Rodriguez
3376	Gregory Buck	3010	Salvador Barajas
3371	Gricelda Ruano	2979	Sarah Sebagh
3362	Henry Completo	3000	Shirley Kaplan
3351	Ignacio Rodriguez	2968	Terrell Sullivan
3341	Irma Laredo	2957	Veronica Grey
3169	Joel Lynn Johnson	2948	Victor Pazos
3327	Joselito Mella	2941	William Mimiaga
3325	Judy Lim	2932	Willie Gilmore
3313	Julio Del Cid	2921	Yesenia Cruz
2901	Julio Gonzalez		
2902	Julio Gonzalez		
3302	Jun O. Santos		
3296	Khalil Subat		
3245	Lisa Simonyi		
3284	Lois Elisa Jordan		
3274	Magdalena Avila		
3267	Manija Subat		
3252	Manuela Badilla		
3225	Marcia Willoughby		
3214	Marco Badilla		
3205	Maria Barajas		
3196	Maria Elena Del Cid		

Claims Asserted Against GMAC-RFC Holding Company, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3430	Alex Ibarra	3190	Martin Kassowitz
3476	Brenda Mella	3181	Mary Serrano
3420	Brian Foote	3170	Mesbel Mohamoud
3533	Carolyn Hairston	3154	Michael Brown
3108	Cecilia Chaube	3147	Michael Man
2989	Christina Palbicke	3123	Michael Moultrie
3418	Christine Petersen	3110	Olan Ross
3409	Claudinet Brown	3097	Patrick Gaston
3262	David Cruz	3094	Phyllis McCrea
3053	Deborah Albritton	3085	Regina Faison
2997	Evelyn Ross	3066	Rick Albritton
3011	Florastene Holden	3064	Rick Ewald
2908	Franco Soro	3044	Robin Gaston
3393	Gary Johnson	3042	Rodelina Santos
3234	Genevie Cabang	3022	Rosa Rodriguez
3383	Gloria Portillo	3003	Salvador Barajas
3381	Gregory Buck	2980	Sarah Sebagh
3366	Gricelda Ruano	2986	Shirley Kaplan
3357	Henry Completo	2965	Terrell Sullivan
3347	Ignacio Rodriguez	2953	Veronica Grey
3345	Irma Laredo	2952	Victor Pazos
3135	Joellyn Johnson	2936	William Mimiaga
3335	Joselito Mella	2928	Willie Gilmore
3319	Judy Lim	2919	Yesenia Cruz
3317	Julio Del Cid		
2897	Julio Gonzalez		
3307	Jun O. Santos		
3291	Khalil Subat		
3249	Lisa Simonyi		
3289	Lois Elisa Jordan		
3278	Magdalena Avila		
3272	Manija Subat		
3238	Manuela Badilla		
3229	Marcia Willoughby		
3219	Marco Badilla		
3204	Maria Barajas		
3198	Maria Elena Del Cid		

Claims Asserted Against Home Connects Lending Services, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3437	Alex Ibarra	3184	Martin Kassowitz
3467	Brenda Mella	3177	Mary Serrano
3427	Brian Foote	3160	Mesbel Mohamoud
3521	Carolyn Hairston	3150	Michael Brown
3112	Cecilia Chaube	3139	Michael Man
2987	Christina Palbicke	3131	Michael Moultrie
3411	Christine Petersen	3119	Olan Ross
3406	Claudinet Brown	3105	Patrick Gaston
3263	David Cruz	3088	Phyllis McCrea
3086	Deborah Albritton	3079	Regina Faison
3009	Evelyn Ross	3071	Rick Albritton
3023	Florastene Holden	3055	Rick Ewald
2913	Franco Soro	3051	Robin Gaston
3399	Gary Johnson	3035	Rodelina Santos
3231	Genevie Cabang	3032	Rosa Rodriguez
3390	Gloria Portillo	3016	Salvador Barajas
3374	Gregory Buck	2977	Sarah Sebagh
3373	Gricelda Ruano	2993	Shirley Kaplan
3364	Henry Completo	2963	Terrell Sullivan
3349	Ignacio Rodriguez	2959	Veronica Grey
3338	Irma Laredo	2950	Victor Pazos
3172	Joellyn Johnson	2943	William Mimiaga
3333	Joselito Mella	2934	Willie Gilmore
3324	Judy Lim	2915	Yesenia Cruz
3312	Julio Del Cid		
2904	Julio Gonzalez		
3300	Jun O. Santos		
3298	Khalil Subat		
3243	Lisa Simonyi		
3282	Lois Elisa Jordan		
3280	Magdalena Avila		
3266	Manija Subat		
3261	Manuela Badilla		
3228	Marcia Willoughby		
3212	Marco Badilla		
3209	Maria Barajas		
3199	Maria Elena Del Cid		

Claims Asserted Against Homecomings Financial, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3431	Alex Ibarra	3187	Martin Kassowitz
4159	Brenda Mella	3180	Mary Serrano
3421	Brian Foote	3168	Mesbel Mohamoud
3517	Carolyn Hairston	3151	Michael Brown
3124	Cecilia Chaube	3145	Michael Man
2978	Christina Palbicke	3126	Michael Moultrie
3417	Christine Petersen	3111	Olan Ross
3404	Claudinet Brown	3098	Patrick Gaston
3254	David Cruz	3093	Phyllis McCrea
3059	Deborah Albritton	3083	Regina Faison
3001	Evelyn Ross	3067	Rick Albritton
3013	Florastene Holden	3063	Rick Ewald
2906	Franco Soro	3045	Robin Gaston
3394	Gary Johnson	3040	Rodelina Santos
3236	Genevie Cabang	3026	Rosa Rodriguez
3385	Gloria Portillo	3005	Salvador Barajas
3379	Gregory Buck	2973	Sarah Sebagh
3368	Gricelda Ruano	2992	Shirley Kaplan
3359	Henry Completo	2967	Terrell Sullivan
3354	Ignacio Rodriguez	2954	Veronica Grey
3344	Irma Laredo	2945	Victor Pazos
3161	Joellyn Johnson	2938	William Mimiaga
3336	Joselito Mella	2929	Willie Gilmore
3320	Judy Lim	2923	Yesenia Cruz
3316	Julio Del Cid		
2898	Julio Gonzalez		
3305	Jun O. Santos		
3293	Khalil Subat		
3248	Lisa Simonyi		
3287	Lois Elisa Jordan		
3277	Magdalena Avila		
3270	Manija Subat		
3240	Manuela Badilla		
3222	Marcia Willoughby		
3217	Marco Badilla		
3207	Maria Barajas		
3193	Maria Elena Del Cid		

Claims Asserted Against Residential Capital, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3434	Alex Ibarra	3152	Michael Brown
3472	Brenda Mella	3142	Michael Man
3423	Brian Foote	3129	Michael Moultrie
3525	Carolyn Hairston	3115	Olan Ross
3120	Cecilia Chaube	3101	Patrick Gaston
2984	Christina Palbicke	3091	Phyllis McCrea
3414	Christine Petersen	3076	Regina Faison
3405	Claudinet Brown	3068	Rick Albritton
3256	David Cruz	3060	Rick Ewald
3073	Deborah Albritton	3047	Robin Gaston
3004	Evelyn Ross	3038	Rodelina Santos
3018	Florastene Holden	3029	Rosa Rodriguez
2910	Franco Soro	3019	Salvador Barajas
3396	Gary Johnson	2975	Sarah Sebagh
3202	Genevie Cabang	2996	Shirley Kaplan
3387	Gloria Portillo	2970	Terrell Sullivan
3377	Gregory Buck	2956	Veronica Grey
3370	Gricelda Ruano	2947	Victor Pazos
3361	Henry Completo	2940	William Mimiaga
3352	Ignacio Rodriguez	2931	Willie Gilmore
3342	Irma Laredo	2924	Yesenia Cruz
3166	Joellyn Johnson	6893	Deborah Albritton
3328	Joselito Mella	6894	Christine Petersen
3326	Judy Lim	6895	Gloria Portillo
3314	Julio Del Cid	6896	Brenda Mella
2900	Julio Gonzalez	6897	Ignacio Rodriguez
3303	Jun O. Santos	6898	Rosa Rodriguez
3295	Khalil Subat	6899	Khalil Subat
3246	Lisa Simonyi	6900	Manija Subat
3285	Lois Elisa Jordan	6901	Maria Barajas
3275	Magdalena Avila	6902	Brian Foote
3268	Manija Subat	6903	Salvador Barajas
3251	Manuela Badilla	6904	Julio Gonzalez
3224	Marcia Willoughby	6905	Michael Man
3215	Marco Badilla	6906	Phyllis McCrea
3208	Maria Barajas	6907	Yesenia Cruz
3195	Maria Elena Del Cid	6908	Julio Del Cid
3186	Martin Kassowitz	6909	Veronica Grey
3176	Mary Serrano	6910	David Cruz
3164	Mesbel Mohamoud	6911	Manuela Badilla

Claim No.	Claimant Name	Claim No.	Claimant Name
6912	Rick Albritton	6938	Carolyn Hairston
6913	Marco Badilla	6939	Robin Gaston
6914	Victor Pazos	6940	Claudinet Brown
6915	Alex Ibarra	6941	Regina Faison
6916	Christina Palbicke	6942	Rick Ewald
6917	Martin Kassowitz	6943	Florastene Holden
6918	Michael Moultrie	6944	Losi Elisa Jordan
6919	Joselito Mella	6945	Jun O. Santos
6920	Mesbel Mohamoud	6946	Rodelina Santos
6921	Cecilia Chaube	6947	Sarah Sebagh
6922	Irma Laredo	6948	Evelyn Ross
6923	Joellyn Johnson	6949	Olan Ross
6924	Shirley Kaplan	6950	Gricelda Ruano
6925	Magdalena Avila		
6926	Michael Brown		
6927	Gary Johnson		
6928	Gregory Buck		
6929	Marcia Willoughby		
6930	Henry Completo		
6931	Judy Lim		
6932	Terrell Sullivan		
6933	Genevie Cabang		
6934	Maria Elena Del Cid		
6935	Mary Serrano		
6936	Willie Gilmore		
6937	Lisa Simonyi		

Claims Asserted Against Residential Funding Company, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3429	Alex Ibarra	3189	Martin Kassowitz
3478	Brenda Mella	3182	Mary Serrano
3424	Brian Foote	3171	Mesbel Mohamoud
3523	Carolyn Hairston	3155	Michael Brown
3128	Cecilia Chaube	3146	Michael Man
2976	Christina Palbicke	3136	Michael Moultrie
3419	Christine Petersen	3109	Olan Ross
3401	Claudinet Brown	3102	Patrick Gaston
3260	David Cruz	3096	Phyllis McCrea
3056	Deborah Albritton	3084	Regina Faison
2999	Evelyn Ross	3074	Rick Albritton
3027	Florastene Holden	3065	Rick Ewald
2909	Franco Soro	3043	Robin Gaston
3392	Gary Johnson	3041	Rodelina Santos
3233	Genevie Cabang	3024	Rosa Rodriguez
3384	Gloria Portillo	3012	Salvador Barajas
3380	Gregory Buck	2972	Sarah Sebagh
3367	Gricelda Ruano	2990	Shirley Kaplan
3358	Henry Completo	2966	Terrell Sullivan
3355	Ignacio Rodriguez	2961	Veronica Grey
3346	Irma Laredo	2944	Victor Pazos
3137	Joellyn Johnson	2937	William Mimiaga
3332	Joselito Mella	2925	Willie Gilmore
3318	Judy Lim	2918	Yesenia Cruz
3309	Julio Del Cid		
2896	Julio Gonzalez		
3306	Jun O. Santos		
3292	Khalil Subat		
3250	Lisa Simonyi		
3288	Lois Elisa Jordan		
3273	Magdalena Avila		
3271	Manija Subat		
3239	Manuela Badilla		
3221	Marcia Willoughby		
3218	Marco Badilla		
3203	Maria Barajas		
3192	Maria Elena Del Cid		

Claims Asserted Against Residential Funding Real Estate Holdings, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3438	Alex Ibarra	3191	Martin Kassowitz
3477	Brenda Mella	3173	Mary Serrano
3428	Brian Foote	3158	Mesbel Mohamoud
3520	Carolyn Hairston	3148	Michael Brown
3104	Cecilia Chaube	3138	Michael Man
2974	Christina Palbicke	3134	Michael Moultrie
3410	Christine Petersen	3121	Olan Ross
3408	Claudinet Brown	3103	Patrick Gaston
3253	David Cruz	3095	Phyllis McCrea
3050	Deborah Albritton	3087	Regina Faison
2995	Evelyn Ross	3072	Rick Albritton
3025	Florastene Holden	3054	Rick Ewald
2905	Franco Soro	3052	Robin Gaston
3400	Gary Johnson	3034	Rodelina Santos
3235	Genevie Cabang	3033	Rosa Rodriguez
3391	Gloria Portillo	3014	Salvador Barajas
3382	Gregory Buck	2971	Sarah Sebagh
3365	Gricelda Ruano	2988	Shirley Kaplan
3356	Henry Completo	2962	Terrell Sullivan
3348	Ignacio Rodriguez	2960	Veronica Grey
3337	Irma Laredo	2951	Victor Pazos
3132	Joellyn Johnson	2935	William Mimiaga
3331	Joselito Mella	2926	Willie Gilmore
3322	Judy Lim	2916	Yesenia Cruz
3311	Julio Del Cid		
2895	Julio Gonzalez		
3308	Jun O. Santos		
3299	Khalil Subat		
3242	Lisa Simonyi		
3290	Lois Elisa Jordan		
3279	Magdalena Avila		
3264	Manija Subat		
3237	Manuela Badilla		
3226	Marcia Willoughby		
3220	Marco Badilla		
3211	Maria Barajas		
3200	Maria Elena Del Cid		

Claims Asserted Against Residential Mortgage Real Estate Holdings, LLC

Claim No.	Claimant Name	Claim No.	Claimant Name
3436	Alex Ibarra	3149	Michael Brown
3469	Brenda Mella	3140	Michael Man
3426	Brian Foote	3133	Michael Moultrie
3529	Carolyn Hairston	3117	Olan Ross
3114	Cecilia Chaube	3106	Patrick Gaston
2985	Christina Palbicke	3089	Phyllis McCrea
3412	Christine Petersen	3077	Regina Faison
3407	Claudinet Brown	3070	Rick Albritton
3258	David Cruz	3057	Rick Ewald
3082	Deborah Albritton	3049	Robin Gaston
3008	Evelyn Ross	3036	Rodelina Santos
3021	Florastene Holden	3031	Rosa Rodriguez
2912	Franco Soro	3017	Salvador Barajas
3398	Gary Johnson	2983	Sarah Sebagh
3232	Genevie Cabang	2998	Shirley Kaplan
3389	Gloria Portillo	2964	Terrell Sullivan
3375	Gregory Buck	2958	Veronica Grey
3372	Gricelda Ruano	2949	Victor Pazos
3363	Henry Completo	2942	William Mimiaga
3350	Ignacio Rodriguez	2933	Willie Gilmore
3339	Irma Laredo	2920	Yesenia Cruz
3175	Joellyn Johnson		
3334	Joselito Mella		
3323	Judy Lim		
3310	Julio Del Cid		
2903	Julio Gonzalez		
3301	Jun O. Santos		
3297	Khalil Subat		
3244	Lisa Simonyi		
3283	Lois Elisa Jordan		
3281	Magdalena Avila		
3265	Manija Subat		
3259	Manuela Badilla		
3227	Marcia Willoughby		
3213	Marco Badilla		
3210	Maria Barajas		
3197	Maria Elena Del Cid		
3183	Martin Kassowitz		
3178	Mary Serrano		
3162	Mesbel Mohamoud		